

### **DETAILED ACTION**

1. This Office Action is the answer to the Amendment filed on September 18, 2009, and the telephone interview on February 10, 2010 which paper has been placed of record in the file.
2. Claims **1-4, 6-8, 48, and 49** are pending in this application.

### ***Examiner's Amendment***

3. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in the interview with Mr. Ross Hicks (Reg. No. 56,374) on February 10, 2010.

The applicant agrees to amend the claims as the following:

***Canceling claims 12 and 13.***

***Amending claims 4 and 49 as the following:***

4. (Currently Amended) The system according to claim 3, wherein the check printer is ~~adapted to~~ programmed to print a check number on the check MICR line.

49. (Currently Amended) A system, comprising:

a receiver ~~configured to receive~~ receiving information comprising an ABA number of a bank, a customer account number, an n-digit personal code, and a key;  
a p-bit hash value processor generating a p-bit hash value based on the

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information; and

a check printer coupled to the processor and ~~configured to print~~ printing the ABA number, the customer account number, and the p-bit hash value on a MICR line of a check.

***Allowable Subject Matter/Reasons for Allowance***

4. Claims **1, 3, 6, 48, and 49** are allowed over the prior arts cited records.

The closest prior arts are:

1) Hayosh (US 6,212,504) discloses a method and system as presented by which valuable documents such as checks, deeds, driver's licenses, and other types of valuable documents can be imprinted with encoded symbols by a printer whereupon multiple assemblages of data can be imprinted on the valued document which is then susceptible to readout by a document reader which will automatically authenticate and verify the originator or the document and its authenticity and obviate any attempts for fraudulent alteration.

2) Carney (US 6,181,814) discloses a system and method for detecting and thus preventing check fraud utilizing a digital computer with image capture and interpretation systems. The system converts the payee information, issue date and the MICR line information (account number, check number and dollar amount) to a check digit which is then placed into the MICR line of a check, printed on its face or transmitted via the paid issuance file to the drawee bank. The drawee bank, upon presentment utilizes a

transformation algorithm to convert the printed payee information and issue date on the check into a numerical value that is combined with MICR line information and a check digit is calculated based upon pre-agreed logic. This unique data processing system quickly confirms properly presented checks while effectively precludes payee and other alterations in a cost effective manner.

Therefore, it is clear from the description of Hayosh's and Carney's inventions that the prior arts do not considered the possibility of: receiving, using a computing device of a check verifier, scanned check MICR line data, which includes a first one-way hash value, and non-check customer data from a point-of-sale location and a key from a source other than the point-of-sale location; and computing, using the computing device of the check verifier, a second one-way hash value based on the scanned check MICR line, the customer data, and the key, **as included in claims 1**; wherein the check printer is programmed to print the information on a check MICR line and to print a p-bit hash value on the check MICR line based on the information, and n digit personal code, and a key, **as included in claim 3**; said MICR line including: an n-digit ABA number; an m-digit customer account number; a p-digit check number; and an r-digit one-way hash value, and wherein the r-digit one-way hash value is computed using the ABA number, the customer account number, the check number, a c-digit personal identification code that is not included on the MICR line, and a q-bit key that is not included on the MICR line, **as included in claim 6**; means for generating a p-bit hash value based on the information and means for printing the ABA number, thus customer account number, ad the p-bit hash value on a MICR line of a check, **as included in**

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***claim 48; a check printer printing the ABA number, the customer account number, and the p-bit hash value on a MICR line of a check, as included in claim 49.***

5. Claims 2, 4, and (7, 8) are allowed because they are dependent claims of the allowable independent claims 1, 3, and 6 above, in that order.

### **Conclusion**

6. Claims **1-4, 6-8, 48, and 49** are allowed.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Friday from 9:00AM-5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

8. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

P.O. Box 1450

Alexandria VA, 22131-1450

Or faxed to:

(571) 273-8300 (for formal communication intended for entry),

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or

(571) 273-6796 (for informal or draft communication, please label "PROPOSED" or "DRAFT").

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Nga B. Nguyen/

Primary Examiner, Art Unit 3684

February 10, 2010.